

Portfolio Allocations

Information As Of October 31, 2022

		0% 100% Stocks Bonds	20% 80% Stocks Bonds	40% 60% Stocks Bonds	60% 40% Stocks Bonds	80% 20% Stocks Bonds	100% 0% Stocks Bonds
Fund Name	Ticker						
US Equity		Fixed Income	Defensive	Conservative	Moderate	Growth	Aggressive
DFA US Large Cap Company	DFUSX	0.0%	4.0%	8.0%	12.0%	16.0%	20.0%
Vanguard Value Index Fund	VVIAX	0.0%	4.0%	8.0%	12.0%	16.0%	20.0%
DFA Small Cap I	DFSTX	0.0%	4.0%	8.0%	12.0%	16.0%	20.0%
International Equity Vanguard Developed Markets Index DFA International Small	VTMGX DFISX	0.0%	4.0% 0.0%	7.0% 1.0%	10.0%	13.0% 3.0%	16.0% 4.0%
Emerging Markets Equity Vanguard Emerging Markets	VEMAX	0.0%	2.0%	4.0%	6.0%	8.0%	10.0%
Real Estate DFA Real Estate Securities	DFREX	0.0%	2.0%	4.0%	6.0%	8.0%	10.0%
<u>US & International Fixed Income</u> Vanguard Short-Term Inv Grade Admiral	VFSUX	40.0%	30.0%	21.0%	4.0%	2.0%	0.0%
Vanguard Interm-Term Treasury Admiral	VFIUX	30.0%	26.0%	21.0%	24.0%	12.0%	0.0%
DFA Investment Grade Portfolio Instl	DFAPX	30.0%	24.0%	18.0%	12.0%	6.0%	0.0%
Average Weighted Expen	nse Ratio	0.13%	0.13%	0.13%	0.15%	0.15%	0.16%



Mutual Fund Returns

Performance As Of October 31, 2022

Fund Name	Ticker	YTD Return	1 – Year Trailing Return	3 – Year Annualized Return	5 – Year Annualized Return	10 – Year Annualized Return	10 – Year Standard Deviation	Fund Expense Ratio
DFA International Small	DFISX	-25.80%	-26.55%	-0.11%	-0.82%	5.51%	16.08%	0.46%
Vanguard Developed Markets Index	VTMGX	-23.42%	-23.54%	-0.42%	0.15%	4.52%	14.75%	0.07%
DFA Real Estate Securities I	DFREX	-25.50%	-19.38%	-0.25%	5.06%	7.31%	16.61%	0.18%
Vanguard Emerging Markets	VEMAX	-26.63%	-27.76%	-2.95%	-1.89%	1.11%	15.84%	0.14%
Vanguard Value Index Adm	VVIAX	-4.45%	-0.96%	9.52%	9.10%	11.79%	14.29%	0.05%
DFA US Large Company I	DFUSX	-17.79%	-14.71%	10.14%	10.37%	12.72%	14.55%	0.08%
DFA US Small Cap I	DFSTX	-12.05%	-9.62%	10.74%	6.77%	10.81%	18.78%	0.33%
DFA Investment Grade I	DFAPX	-15.77%	-15.69%	-3.54%	-0.27%	0.94%	4.42%	0.20%
Vanguard Interm-Term Treasury Adm	VFIUX	-11.90%	-11.82%	-2.51%	0.02%	0.65%	3.87%	0.10%
Vanguard Sht-Trm Invmnt-Grade Adm	VFSUX	-7.64%	-7.82%	-0.95%	0.67%	1.28%	2.29%	0.10%
Vanguard Target Retirement Income Inv	VTINX	-14.55%	-14.13%	0.24%	2.12%	3.49%	5.41%	0.08%
Vanguard Target Retirement 2020 Inv	VTWNX	-16.25%	-15.73%	1.51%	3.14%	5.78%	7.98%	0.08%
Vanguard Target Retirement 2025 Inv	VTTVX	-17.90%	-17.30%	1.90%	3.49%	6.36%	9.20%	0.08%
Vanguard Target Retirement 2030 Inv	VTHRX	-18.71%	-18.05%	2.45%	3.86%	6.93%	10.18%	0.08%
Vanguard Target Retirement 2035 Inv	VTTHX	-19.17%	-18.46%	3.11%	4.29%	7.52%	11.15%	0.08%
Vanguard Target Retirement 2040 Inv	VFORX	-19.63%	-18.85%	3.77%	4.70%	8.01%	12.08%	0.08%
Vanguard Target Retirement 2045 Inv	VTIVX	-20.12%	-19.30%	4.42%	5.10%	8.27%	12.77%	0.08%
Vanguard Target Retirement 2050 Inv	VFIFX	-20.28%	-19.44%	4.47%	5.12%	8.28%	12.84%	0.08%
Vanguard Target Retirement 2055 Inv	VFFVX	-20.28%	-19.42%	4.45%	5.12%	8.27%	12.83%	0.08%
Vanguard Target Retirement 2060 Inv	VTTSX	-20.27%	-19.40%	4.45%	5.12%	8.26%	12.83%	0.08%
Vanguard Target Retirement 2065 Inv	VLXVX	-20.21%	-19.37%	4.43%	5.10%	-	-	0.08%

Standardized Performance Data Disclosures

The Performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein. For information current to the most recent month-end, please visit http://www.morningstaradvisor.com/familyinfo.asp. Performance figures derived from @Morningstar. Consider the investment objectives, risks, and expenses of funds carefully before investing. Past performance is no guarantee of future results. Returns and principal value vary with market conditions so you may experience gains or losses. Information is compiled from sources believed to be reliable and current, but accuracy cannot be guaranteed. The above information is distributed for educational purposes and should not be considered investment advice, a recommendation, endorsement or an offer of any security for sale. These performance numbers are not net of fees.

Standardized Performance Data Disclosures

The information contained in this communication is intended only for the personal and confidential use of the recipient(s) named herein. If the reader of this message is not the intended recipient or an agent responsible for delivering it to the intended recipient, please notify us immediately by e-mail, and delete the original message without any review/dissemination thereof. Please remember to contact DecisionPoint Financial, LLC ("DPF"), in writing, if there are any material changes in your retirement plan's composition and/or objectives for the purpose of reviewing/evaluating/revising our previous recommendations and/or services, or if you want to impose, add, or modify any reasonable restrictions to our services, or if you wish to direct that DPF to effect any specific transactions for your plan. Please be advised that there can be no assurance that any email request will be reviewed and/or acted upon on the day it is received-please be guided accordingly. A copy of our current written disclosure statement discussing our advisory services and fees continues to remain available for your review upon request.

The model performance results are subject to a number of limitations, and do not reflect the results of any actual DPF client accounts, which may be materially different to those of the models. The performance of an actual client account will likely vary from DPF's investment models for several reasons, including custodial costs and other fees, actual transaction costs in a client account being higher or lower than the model transaction costs, market conditions during trading, investment selection availability, and/or other factors. The performance data contained in this communication reflects the reinvestment of dividends and other earnings. The performance data does not reflect the deduction of DPF's advisory fees are apportioned among plan participants, the returns of any of the plan participant may be reduced by advisory fees which the plan participants incur in the management of the plan. For example, the deduction of a 1% advisory fee from a participant account over a 10-year period would reduce a 10% gross return to an 8.9% net return. A similar reduction in net returns for participants would occur for plans which apportion an annual flat fee for advisory services among plan participants. Other expenses, such as transaction fees and plan administrative expenses, are not reflected in the performance data provided and would, correspondingly, reduce a participant's returns if such costs are borne by the plan participants. DPF's fees are described in its disclosure statement as set forth on Form ADV Part 2A.

Performance information has been compiled by DPF and has not been independently verified. In preparing this report, DPF has relied upon information and calculations provided by Morningstar Office. If applicable, please defer to formal tax documents, which may be received from the account custodian and/or plan administrator, for cost basis and tax reporting purposes.

Not every recommendation made by DPF will result in a profitable outcome. There will be times when following the recommendation(s) results in a loss. Accordingly, there can be no guarantee that the recommendations made herein will perform as anticipated. In addition, due to various factors, including changing market conditions and/or applicable laws, the content may no longer be reflective of current opinions or positions. For current to the most recent month-end performance information, please visit http://www.morningstaradvisor.com/familyinfo.asp.

All investments involve risk including possible loss of principal. Asset allocation and diversification do not ensure or guarantee better performance and cannot eliminate the risk of investment losses. No current or prospective client should assume that the future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended by DPF), will be profitable or equal to past performance levels. Economic factors, market conditions, and investment strategies will affect the performance of any portfolio and there are no assurances that it will match or outperform any particular benchmark for measuring the performance of a portfolio. Past performance is no guarantee of future results.

DPF is a registered investment advisor with its principal place of business in the State of Arizona. For information pertaining to the registration status of DPF, please contact DPF or refer to the Investment Advisor Public Disclosure web site (www.adviserinfo.sec.gov). For additional information about DPF, including fees and services, send for our disclosure statement as set forth on Form ADV from us using the contact information herein. Please read the disclosure statement carefully before you invest or send money. Registration as an investment advisor does not constitute an endorsement of the firm by the SEC nor does it indicate that the advisor has attained a particular level of skill or ability. DFP is neither a law firm nor a certified public accounting firm and no portion of the commentary content should be construed as legal or accounting advice.